

WHAT IS CLAIMED IS:

1 1. A method for reporting on a customer at the branch of a commercial
2 establishment, the establishment having a central system and a branch system, the central
3 system maintaining customer service information pertaining to services offered by the
4 establishment and associated with the customer, and the branch system having a self-service
5 terminal for the customer to conduct transactions at the branch, the method comprising:

6 transferring customer service information from the central system to the
7 branch system;

8 generating customer-specific information at the self-service terminal when a
9 customer initiates a transaction at the self-service terminal, said customer-specific
10 information identifying the customer; and

11 transmitting a report on the customer from the branch system in response to
12 the generation of customer-specific information at the self-service terminal, the report
13 identifying the customer and the customer-service information.

1 2. The method of claim 1, wherein the report is provided to a employee of
2 the establishment at the branch, for use in providing personal attention to the customer in
3 connection with the customer service information.

1 3. The method of claim 2, wherein the customer service information
2 relates to services offered by the establishment that may be of interest to the customer at the
3 self-service terminal.

1 4. The method of claim 3, wherein the branch system further comprises a
2 database for storing the customer service information from the central system, and a server
3 for managing the database and for receiving customer-specific information from the self-
4 service terminal when the customer initiates a transaction at the self-service terminal, the
5 server causing the report to be transmitted in response to the customer specific information.

1 5. The method of claim 4, wherein the customer service information is
2 updated at the branch system and provided to the central system after the employee provides
3 personal attention to the customer, the updated customer service information reflecting the
4 reaction of the customer to the customer service information and the status of any current
5 transaction by the customer at the self-service terminal.

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1 6. The method of claim 1, wherein the commercial establishment is a
2 bank and the customer service information pertains to financial services offered by the bank,
3 wherein the self-service terminal is an automated teller machine (ATM), and wherein the
4 ATM displays the customer service information to the customer when conducting a
5 transaction at the ATM.

1 7. The method of claim 6, wherein the step of transferring customer
2 service information from the central system to the branch system is performed periodically at
3 one or more predetermined times during each day.

1 8. The method of claim 7, further comprising displaying a screen at the
2 ATM for informing the customer that a bank representative will be approaching the customer
3 to provide further customer service information.

1 9. The method of claim 8, wherein the report is transmitted from the
2 branch system to terminals accessible to bank representatives.

1 10. The method of claim 9, wherein at least one of the terminals is a
2 portable terminal, and wherein the report is transmitted to the portable terminal via wireless
3 transmission.

1 11. The method of claim 10, wherein at least one of the terminals is a
2 stationary terminal located within the branch.

1 12. A bank network, comprising:
2 a central system that collects and stores customer attribute information and
3 customer service information, the customer attribute information pertaining to personal
4 information of a customer, and the customer service information pertaining to services
5 offered by the bank and associated with the customer;
6 a branch system, including one or more automated teller machines (ATMs)
7 located at a branch office of the bank, the branch system receiving the personal attribute
8 information and the customer service information from the central system, and transferring
9 the customer service information to the ATM for display when the customer conducts a
10 transaction at the ATM; and

11 a terminal for receiving a report from the branch system when the customer
12 conducts a transaction at the ATM, the report identifying the customer and the customer
13 service information.

1 13. The bank network of claim 12, wherein the customer service
2 information relates to services offered by the bank that may be of interest to the customer at
3 the ATM.

1 14. The bank network of claim 13, wherein the report received at the
2 terminal is provided to a bank representative at the branch office, for use in providing
3 personal attention to the customer in connection with the customer service information

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1 15. The bank network of claim 14, wherein the branch system further
2 comprises a database for storing the customer service information and customer attribute
3 information from the central system, and a server for managing the database and for receiving
4 customer specific information from the ATM when the customer initiates a transaction at the
5 ATM, the server causing the report to be transmitted in response to the customer specific
6 information matching customer attribute information stored in the database.

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1 16. The bank network of claim 15, wherein the customer service
2 information is updated at the branch system and provided to the central system after the bank
3 representative provides personal attention to the customer, the updated customer service
4 information reflecting the reaction of the customer to the customer service information and
5 the status of any current transaction by the customer at the self-service terminal.

1 17. The bank network of claim 16, wherein the central system periodically
2 transfers the personal attribute information and the customer service information to the
3 branch system, at one or more predetermined times during each day.

1 18. The bank network of claim 17, wherein in response to the report being
2 received at the terminal, the ATM displays a message informing the customer that a bank
3 representative will be approaching the customer to provide further customer service
4 information.

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1 19. The bank network of claim 18, wherein the terminal is a portable
2 terminal, and wherein the report is transmitted to the portable terminal via wireless
3 transmission from the branch system.

1 20. The bank network of claim 19, further comprising a second terminal
2 for receiving the report from the branch system when the customer conducts a transaction at
3 the ATM, wherein the second terminals is a stationary terminal located within the branch.

1 21. The bank network of claim 20, wherein the portable terminal is in two
2 way communication with the branch system, and wherein the portable terminal comprises a
3 wireless telephone connected to a palmtop computer, the palmtop computer displaying the
4 report.

1 22. The bank network of claim 21, wherein the connection between the
2 wireless telephone and the palmtop computer is a wireline connection.

1 23. The bank network of claim 21, wherein the connection between the
2 wireless telephone and the palmtop computer is a wireless bluetooth connection.